

United States Bankruptcy Court
Southern District of Indiana

In re:
Myeshia Marie Higgins
Debtor

Case No. 24-05841-JMC
Chapter 7

District/off: 0756-1
Date Rcvd: Oct 31, 2024

User: admin
Form ID: b309a

Page 1 of 2
Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 02, 2024:

Recip ID	Recipient Name and Address
db	+ Myeshia Marie Higgins, 950 West 26th Street, Indianapolis, IN 46208-5420
17070198	Eskanazi Medical Group, C/o Kamp Medical Billing, PO Box 2191, Indianapolis, IN 46206-2191
17070199	+ Eskanazi, PO Box 630901, Cincinnati, OH 45263-0901
17070200	+ Eskanazi Hospital, 720 Eskenazi Ave, Indianapolis, IN 46202-5190
17070202	+ Fin Health, 777 Indiana Ave, Indianapolis, IN 46202-3101
17070204	+ Gene B Glick/Woods of Eagle Creek, Landman & Beatty, 9100 N Keystone Crossing #870, Indianapolis, IN 46240-7747
17070205	Harris & Harris LTD, 111 West Davidson Blvd., Suite 400, Chicago, IL 60604-4135
17070208	LexisNexis, PO Box 1056108, Atlanta, GA 30348
17070209	+ Methodist Health Hospital, 250 N. Shadeland, Indianapolis, IN 46219-4959
17070211	+ Pike Township Small Claims Court, 5665 Lafayette Rd., #B, 49K05-2403-EV-000585, Indianapolis, IN 46254-6164
17070219	+ Vivint, 3902 Hanna Circle Suite A, Indianapolis, IN 46241-7207
17070220	+ Vivint, Inc., CT Corporation System, 150 West Market St. Ste. 800, Indianapolis, IN 46204-2814

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: ecf@johnsteinkampandassociates.com	Oct 31 2024 21:24:00	Michael Steven Cox, John Steinkamp & Associates, 5214 S. East Street, Suite D1, Indianapolis, IN 46227
tr	+ EDI: BJGOLSONDUNLAP.COM	Nov 01 2024 01:18:00	Jenice Golson-Dunlap, Jenice Golson-Dunlap, Trustee, P O BOX 68328, Indianapolis, IN 46268-0328
ust	+ Email/Text: ustpregion10.in.ecf@usdoj.gov	Oct 31 2024 21:25:00	U.S. Trustee, Office of U.S. Trustee, 46 E Ohio Street, Room 520, Indianapolis, IN 46204-1907
17070194	Email/Text: clcollections@corelogic.com	Oct 31 2024 21:25:00	CoreLogic Corporate Headquarters, 40 Pacifica Avenue, Suite 900, Irvine, CA 92618
17070196	^ MEBN	Oct 31 2024 21:23:10	CT Corp, 334 North Senate Avenue, Indianapolis, IN 46204-1708
17070191	+ EDI: CAPITALONE.COM	Nov 01 2024 01:18:00	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
17070192	^ MEBN	Oct 31 2024 21:23:19	Chex Systems Inc./FIS Qualifile, 601 Riverside Avenue, Jacksonville, FL 32204-2901
17070193	+ EDI: COMCASTCBLCENT	Nov 01 2024 01:18:00	Comcast, 1701 John F Kennedy Blvd, Philadelphia, PA 19103-2899
17070195	+ Email/PDF: creditonebknotifications@resurgent.com	Oct 31 2024 21:32:21	Credit One Bank, PO Box 98875, Las Vegas, NV 89193-8875
17070197	Email/Text: bankruptcycourts@equifax.com	Oct 31 2024 21:25:00	Equifax, Attn: Bankruptcy Dept., PO Box 740241, Atlanta, GA 30374
17070201	^ MEBN	Oct 31 2024 21:24:26	Experian, Attn: Bankruptcy Dept, PO Box 2002,

District/off: 0756-1
 Date Rcvd: Oct 31, 2024

User: admin
 Form ID: b309a

Page 2 of 2
 Total Noticed: 35

17070203	+ Email/Text: crdept@na.firstsource.com	Oct 31 2024 21:25:00	Allen, TX 75013-2002 Firstsource Advantage, LLC, 205 Bryant Woods South, Amherst, NY 14228-3609
17070206	^ MEBN	Oct 31 2024 21:23:42	IU Health, 250 N. Shadeland, Indianapolis, IN 46219-4959
17070207	+ EDI: JEFFERSONCAP.COM	Nov 01 2024 01:18:00	Jeffcapsys, 200 14th Avenue East, Sartell, MN 56377-4500
17070210	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 31 2024 21:25:00	Midland Cred, 320 East Big Beaver, Troy, MI 48083-1271
17070214	Email/Text: bankruptcy@sunbit.com	Oct 31 2024 21:24:00	Tab/sunbit, 10940 Wilshire Blvd, Los Angeles, CA 90024
17070212	+ Email/Text: enotifications@santanderconsumerusa.com	Oct 31 2024 21:25:00	Santander, Po Box 961211, Fort Worth, TX 76161-0211
17070213	+ EDI: AISTMBL.COM	Nov 01 2024 01:18:00	Sprint, Bankruptcy Dept., PO Box 7949, Overland Park, KS 66207-0949
17070215	Email/Text: epr@telecheck.com	Oct 31 2024 21:25:00	TeleCheck Services, Inc., PO Box 6806, Hagerstown, MD 21741-6806
17070216	^ MEBN	Oct 31 2024 21:24:02	Transunion, PO Box 1000, Crum Lynne, PA 19022
17070217	+ Email/Text: media@trueaccord.com	Oct 31 2024 21:25:00	True Accord, 303 Second Street, Suite 750 South, San Francisco, CA 94107-1366
17070218	EDI: VERIZONCOMB.COM	Nov 01 2024 01:18:00	Verizon, National Recovery Operations, Minneapolis, MN 55426
17070221	+ Email/Text: bk@worldacceptance.com	Oct 31 2024 21:25:00	Wfc, Po Box 6429, Greenville, SC 29606-6429

TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 02, 2024

Signature: /s/Gustava Winters

Information to identify the case:**Myeshia Marie Higgins**

Debtor:

Name

United States Bankruptcy Court – Southern District of Indiana

Case number: **24-05841-JMC-7**Social Security number or ITIN: **xxx-xx-1446**EIN: **-----**Date case filed in chapter 7: **October 29, 2024****Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

10/2020

For the debtor listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, the debtor, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtor or the debtor's property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtor. Creditors cannot demand repayment from the debtor by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to **30 days** or not exist at all, although the debtor can ask the court to extend or impose a stay.

The debtor is seeking a discharge. Creditors who assert that the debtor is not entitled to a discharge or who want a debt excepted from discharge may be required to file a complaint within the deadlines specified in this notice. (See "Deadlines" section for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records) at pacer.insb.uscourts.gov.

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify the debtor on this case, the debtor must submit a full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

1. Debtor's full name	Myeshia Marie Higgins	
2. Other names (used in last 8 years)	None	
3. Address	950 West 26th Street Indianapolis, IN 46208	
4. Debtor's attorney Name and address	Michael Steven Cox 5214 S. East Street Suite D1 Indianapolis, IN 46227	Contact info: 317-780-8300 or ecf@johnsteinkampandassociates.com
5. Bankruptcy trustee Name and address	Jenice Golson-Dunlap Jenice Golson-Dunlap, Trustee P O BOX 68328 Indianapolis, IN 46268	Contact info: 317-263-3580

For more information, see page 2 >

Debtor Myeshia Marie Higgins

Case number 24-05841-JMC-7

6. Bankruptcy clerk's office Documents in this case may be filed at this address or ecf.insb.uscourts.gov . You may inspect all records filed in this case at this office or pacer.insb.uscourts.gov .	United States Bankruptcy Court Southern District of Indiana 46 E Ohio St Rm 116 Indianapolis, IN 46204	Open weekdays 8:30 AM – 4:00 PM ET Contact info: 317-229-3800
7. Meeting of creditors The debtor must attend the meeting to be questioned under oath. Creditors may attend but are not required to do so. If the meeting is continued or adjourned to a later date, the date will be on the court docket.	December 3, 2024 at 02:00 PM Eastern The debtor MUST provide picture identification and proof of social security number to the trustee prior to the meeting of creditors. Failure to do so may result in the case being dismissed. Language interpretation of the meeting of creditors will be provided to the debtor at no cost through a telephone interpreter service upon request made to the trustee.	Location: zoom.us/j/9949531460 Meeting ID: 994 953 1460 Passcode: 8721883390 Phone: 463-259-7341 For additional information, visit justice.gov/ust/moc .
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). The debtor may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to object to discharge or challenge whether certain debts are dischargeable: You must file a complaint by the deadline: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to a discharge under 11 U.S.C. § 727(a)(2)–(7) or • if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). Objection to exemptions: The law permits the debtor to keep certain property as exempt. If you believe the law does not authorize an exemption claimed by the debtor, you may file an objection no later than 30 days after the meeting of creditors concludes .	February 3, 2025 You must file a motion by the deadline: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under 11 U.S.C. § 727(a)(8) or (9).
10. Proof of claim Do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have a question about your rights in this case.	
12. Exempt property	The law allows the debtor to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. The debtor must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or pacer.insb.uscourts.gov . If you believe the law does not authorize an exemption claimed by the debtor, you may file an objection no later than 30 days after the meeting of creditors concludes .	
13. Abandonment of property	Pursuant to S.D.Ind. B-6007-1, a trustee's report of no distribution serves as a notice proposing the abandonment of all property from the estate. No further notice of the abandonment will be given unless a party in interest files a request for further notice of abandonment no later than one day before the first date set for the 341 meeting. Any party filing such a request will be given notice upon filing of the report of no distribution and have 14 days to object to the abandonment.	